

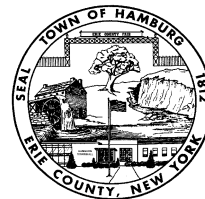
# **TOWN OF HAMBURG**

## **Department of Community Development**

6100 South Park Avenue, Hamburg, New York 14075

(716) 648-6216 \* Fax: (716) 648-0151

Director of Community Development: Christopher Hull \* Departmental Liaison; Councilwoman Joan A. Kesner



**Supervisor: Steven J. Walters Council Members: D. Mark Cavalcoli; Kathleen Courtney Hochul; Joan A. Kesner; Thomas J. Quatroche, Jr.**

### **Program Year 2007**

Dear Prospective Applicant:

You have expressed interest in purchasing an existing **single-family** home within the township of Hamburg (includes the Villages of Blasdell and Hamburg) through the Town of Hamburg's Hometown Housing Programs Existing Home Program for **First Time Homeowners**. In order for the Town of Hamburg to determine eligibility for this program, you **MUST** complete and send back the **three (3)** enclosed forms labeled "A" and "B", the Certification Form labeled "C" and forward the **income verification documentation (copies of all documents only)**.

In order to become an eligible applicant for this program, you must satisfy certain income requirements as mandated by the United States Department of Housing and Urban Development (HUD) and the Town of Hamburg. **The following income restrictions are base on figures received from the United States Department of Housing and Urban Development (HUD) and were last updated March 8, 2006. To purchase a single-family home, a families gross income cannot be greater than that shown on the following chart.** (Gross Family Income includes all members of a household and a percentage of all bankable funds, stocks, bonds, annuities, land value etc). **Income qualification will again be verified prior to actual mortgage qualification/application and home closing as required by the program rules and regulations for this program.**

#### **MAXIMUM ALLOWABLE INCOME**

<b><u>FAMILY SIZE:</u></b>	<b><u>MAXIMUM INCOME</u></b>	
1	\$32,650	
2	\$37,300	
3	\$42,000	{ These income limits are subject to change at any time by HUD }
4	\$46,650	
5	\$50,400	
6	\$54,100	
7	\$57,850	
8 or more	\$61,600	

Once your income has been verified and you are approved or denied by the Town of Hamburg for this program you will be sent correspondence advising you of your status (approved, denied, more information required). **Due to the enormous application burden for this program, notifications pertaining to income status may take as long as SIX (6) weeks or more, depending upon the level of cooperation and documentation you provide to our office for program purposes. If for any reason, a determination of your current gross income cannot be made for any reason, your application will be returned for further information and/or an extension of time through which income verification process will be required.**

**The Town of Hamburg Department of Community Development has the sole authority to approve or deny program applications and/or to request further documentation and/or extend time frames required for making income determinations.**

No application for assistance will be accepted/processed for any person(s) who has/have previously owned a home or was listed on a deed as co-owner. Certain circumstances such as divorce can still make an applicant considered first time homeowner under specific conditions (call for details).

No application for assistance will be accepted/processed for any person(s) who has/have entered into a contract of sale for a home or is/are in the process of bidding on a home. **IN ORDER TO RECEIVE ASSISTANCE THROUGH THIS PROGRAM, YOU MUST FIRST BE PROGRAMMATICALLY APPROVED** (See step one (1) below). If it is later determined that a contract of sale was entered into or negotiations were initiated for a specific home prior to town programmatic approval, the programmatic approval will be revoked and no assistance will be provided for through this program.

Eligible homes approved for this program will be limited to single-family only. Due to limited program funding for this program, no two-family homes, condominiums, townhouses or mobile homes will be authorized at this time.

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Any home purchased through the Town of Hamburg Hometown Housing Program must meet a purchase amount utilizing our “but for” underwriting standard. That is, *we must conclude that the assistance is needed to make the transaction feasible and affordable and that it could not happen “but for” the assistance.* *The total value of the primary purchase mortgage and the Town of Hamburg’s secondary Note and Mortgage cannot exceed 95% of the homes appraised value as determined by the Department of Community Development. This statement explains that you, the home buyer, are required to expend 5% of the total cost of the dwelling with your own funding. This is NOT a total purchase subsidy program. You will be responsible for a small portion of the costs associated with the purchase of a dwelling through this program, including closing costs. If you have any questions about this statement, please contact our office immediately! {No Early Occupancy of Homes}*

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Applicants whose verified income falls within the specified income range will be “programmatically approved” and instructed to proceed with program procedures. Program procedures include but are not limited to the following:

- 1) Programmatic Application Approval.
- 2) Mortgage pre-qualification, if not previously completed.
- 3) Home search begins.
- 4) Home to purchase is found.
- 5) Purchase offer submitted for home selected.
- 6) Purchase offer accepted for home selected.
- 7) Town of Hamburg home/lead inspection and appraisal verification.
- 8) Town of Hamburg home/lead inspection and appraisal reports sent.
- 9) Required repairs and lead based paint abatement completed, (if necessary).
- 10) Town of Hamburg re-inspection(s), (if necessary).
- 11) Town of Hamburg dwelling approval after all inspections have been passed.
- 12) Conditional Grant Commitment issued to client.
- 13) Conditional Grant Commitment signed, notarized and returned to the Town of Hamburg by client.
- 14) Attorney/Bank correspondence sent and required documentation received from clients attorney.
- 15) Homebuyer counseling course completed.
- 16) Grant funding requested.
- 17) Home closing scheduled.

*{No Early Occupancy of Homes is allowed through this program}*

**Due to the length of the process outlined above, progression through this program requires additional time beyond that of a standard home sale. Therefore, if you become programmatically approved for this program and are putting a “Contract of Sale” together to purchase a home, please allow enough time within said “Contract of Sale” to allow for the completion of all of our required procedures. It is highly suggested that a minimum of ninety (90) days be allowed from the contract signing to the closing date.**

(It will be beneficial to you if you have a mortgage pre-qualification amount from a financial institution prior to initiating any existing home search. This will narrow your search for a home to a level you know you can afford.) ***Programmatically Approved*** applicants will have grant funds committed to them on a first-come/first-served basis based upon purchase offer acceptance and the home passing our program inspections and regulatory procedures.

In addition, per the Hometown Housing Program rules and regulations, a mandatory live-in requirement of ***ten (10) years*** accompanies the conditional grant. This is a **first-time homeownership** program with up to ten thousand dollars (\$10,000.00) conditionally granted for ***Mortgage Principal Reduction***. If the home you purchase through this program is sold, has title transferred or changed (including quit claim deeds) within the ten year live-in period, the grant funding must be ***re-paid in full***. ***Also, the home MUST be your principal place of residence or the grant funding must be re-paid in full. (Other mortgage conditions will apply).***

While it is necessary for all program applicants to qualify below the specified ***maximum*** income levels for this program, **it is also necessary for the applicant to possess an income necessary to qualify for and secure a mortgage from a lender/financial institution.** For determining your credit worthiness, lenders, mortgage brokers and financial institutions will utilize your credit information, banking history, debt to income ratio, credit reports, etc. In addition, applicants cannot have more than a specified amount (pertaining to familial size) annuities/stocks/land value in their possession/name nor can you have owned a home previously.

***Enclosed are the three (3) forms (A, B and C) that MUST be completed and returned by each applicant.***

Please provide the information requested. In addition, we have also enclosed a listing of the income verification documents you will provide. Only applications that have completed Forms A, B and C along with a copy of the **2006** federal tax return (Federal Form 1040, 1040A, 1040EZ etc. with all pertinent schedules), a copy of the **2006** New York State tax return (with all pertinent schedules), current employer payroll verification, and all other verifications listed on the required documentation page ***for all members of the household*** will be accepted. All applications others will be returned as incomplete!

***(The Town of Hamburg Department of Community Development respects your privacy and security. Therefore, confidentiality is a main priority for all of our programs. Any information received by our department for program application purposes will be kept confidential within the department. Records must be kept on hand for four (4) years after your application is received. After that time, all applicant information and documentation will be shredded for security and confidentiality purposes)***

- ★ **INCOMPLETE APPLICATIONS WILL BE RETURNED TO THE SENDER**
- ★ **ONLY ONE APPLICATION WILL BE ACCEPTED PER FAMILY**
- ★ **PROGRAMMATIC APPROVALS ISSUED THROUGH THIS PROGRAM DO NOT GUARANTEE COMMITMENT OF GRANT FUNDS TO THE APPROVED APPLICANT(S)**
- ★ **Program funding is now currently available and grants are expected to be committed quickly!**
- ★ **All programmatically approved clients who purchase a house through this program will be required to attend “Housing Counseling” classes for “First Time Homebuyers” as part of the requirements for this program. These “Housing Counseling” classes are provided *free of charge* by the Town of Hamburg Department of Community Development.**

- ★ When you have completed the two Forms, (“A” and “B”) and the Form “C”, the Certification Form and you have compiled your complete income verification documents, please either deliver all items to our office or mail them to:

Hometown Housing Program Existing Home Application  
c/o Town of Hamburg Department of Community Development  
6100 South Park Avenue  
Hamburg , New York 14075

If you have any questions about this letter or forms please contact the:

Town of Hamburg  
Department of Community Development  
6100 South Park Avenue  
Hamburg, New York 14075  
Phone Number: (716) 648-6216  
Fax Number: (716) 648-0151

**\*\*\*\*\*IMPORTANT CONFIDENTIALITY INFORMATION\*\*\*\*\***

We have also included with this application packet, a “**Consent to Release Confidential Information**” form. If you would like our office to speak with your realtor, lender, attorney or anyone else pertaining to your application and/or application status, you **MUST** completely fill out this form and return it to the Department of Community Development with your completed program application. Each file pertaining to this program is confidential. An example of this would be if you are working with a realtor to search for a home and they call our office to get program details or information for you as an applicant. The realtor (or other designated person(s)) would have to have had been designated on the “Request for Release of Confidential Information” form by you as the applicant. Without the completed form we cannot discuss your file with anyone else, even family members that are not directly included within the application itself. If you have any questions about the “Consent to Release Confidential Information” form, please contact our office at the number listed above.

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**IMPORTANT REMINDERS**

**Any home purchased through the Town of Hamburg Hometown Housing Program must meet a purchase amount utilizing our “but for” underwriting standard. That is, we must conclude that the assistance is needed to make the transaction feasible and affordable and that it could not happen “but for” the assistance.**

**The total value of the primary purchase mortgage and the Town of Hamburg’s secondary Note and Mortgage cannot exceed 95% of the homes appraised value as determined by The Town of Hamburg Department of Community Development. This statement explains that you, the home buyer, are required to expend approximately 5% of the total cost of the dwelling with your own funding. This is NOT a total purchase subsidy program. You will be responsible for a small portion of the costs associated with the purchase of a dwelling through this program, including closing costs. If you have any questions about this statement, please contact our office immediately!**

**Early occupancy of homes purchased through this program is strictly prohibited!**

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### Consent to Release Confidential Information Form

I/We, \_\_\_\_\_ hereby authorize the Town of Hamburg Department  
[Your Name(s)]  
of Community Development to **release/obtain** information **to/from** the contacts I have listed below for the purpose of  
expediting my process and/or progress through the Town of Hamburg's Hometown Housing Program(s).

Name: \_\_\_\_\_  
1<sup>st</sup> Contact (Realtor, Lender, Attorney, etc.)

Name: \_\_\_\_\_  
2<sup>nd</sup> Contact (Realtor, Lender, Attorney, etc.)

Address: \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: \_\_\_\_\_

Phone #: \_\_\_\_\_

Relationship: \_\_\_\_\_

Relationship: \_\_\_\_\_

**[If more contact information needs to be listed, please write the contact(s) on back of this form and place a check-mark here .]**

This release will allow the Department of Community Development to discuss my file/case with the above named person(s) for the  
program/reason listed.

- 1) With my signature below, I understand that I waive any confidentiality I had with the Town of Hamburg Department of  
Community Development.
- 2) With my signature below, I understand that the Town of Hamburg, The United States Department of Housing and Urban  
Development, The State of New York or the County of Erie, its employees or agents are NOT responsible or liable for any breach  
of confidentiality, liability or damage which might arise from release of confidential information.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

STATE OF NEW YORK)  
COUNTY OF ERIE) SS:

On the \_\_\_\_\_ day of \_\_\_\_\_, in the year \_\_\_\_\_, before me, the undersigned, a notary public in and for said state, personally appeared  
\_\_\_\_\_, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s)  
is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and  
that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed  
the instrument.

\_\_\_\_\_  
Notary Public

**FORM "A": Applicant(s) Information (EXISTING HOME PROGRAM)**

Full Name: \_\_\_\_\_ SS#: \_\_\_\_\_

Partner/Spouse

Full Name: \_\_\_\_\_ SS#: \_\_\_\_\_

Former Name(s) if divorced or other: \_\_\_\_\_

Maiden Name(s) if divorced or other: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone Number: H: \_\_\_\_\_ W: \_\_\_\_\_

Phone Number: H: \_\_\_\_\_ W: \_\_\_\_\_

Total number of persons (not limited to family members) to reside at home to be purchased: \_\_\_\_\_

\_\_\_\_\_

Employer: \_\_\_\_\_

Address: \_\_\_\_\_

Occupation: \_\_\_\_\_ Hourly Rate: \_\_\_\_\_ Start Date: \_\_\_\_\_

Employer: \_\_\_\_\_

Address: \_\_\_\_\_

Occupation: \_\_\_\_\_ Hourly Rate: \_\_\_\_\_ Start Date: \_\_\_\_\_

Part-Time Employment: \_\_\_\_\_ Rate: \_\_\_\_\_ Start Date: \_\_\_\_\_

Part-Time Employment: \_\_\_\_\_ Rate: \_\_\_\_\_ Start Date: \_\_\_\_\_

\_\_\_\_\_

Current **GROSS** (not net) Annual Income for ENTIRE household: \_\_\_\_\_

(This MUST include ALL persons to reside in the home to be purchased)

Have you (your partner) ever owned a home, mobile home or been listed on a deed as an owner or co-owner?  
YES: \_\_ NO: \_\_ YES: \_\_\_\_\_ NO: \_\_ {If "yes" please attach sheet of paper with explanation}

\_\_\_\_\_

I/WE have over \$5,000.00 in value of any/all of the following: Savings; Checking; Annuities; Stocks; home or land  
value: YES: \_\_ NO: \_\_ {If yes, a % of bankable funds and assets is considered income}

\_\_\_\_\_

(Attach copy of 2006 Federal and State Tax Returns)

(Attach copies of the four (4) most current pay stubs for each person in household employed)

(Attach all other income verification documents required; see attached list (COPIES ONLY))

## FORM "B"

**Ethnicity:** (Select only one)      **Hispanic or Latino:** \_\_\_\_\_

**Not Hispanic or Latino:** \_\_\_\_\_

**Race:** (Select one or more) **American Indian or Alaska Native:** \_\_\_\_\_

**Asian:** \_\_\_\_\_

**Black or African American:** \_\_\_\_\_

**Native Hawaiian or Other Pacific Islander:** \_\_\_\_\_

**White:** \_\_\_\_\_

**Person (s) to reside in home and age(s) (including the applicant(s)):**

**Name:** \_\_\_\_\_ **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Age:** \_\_\_\_\_

Total number of persons to reside in home to be purchased: \_\_\_\_\_

This information will **not** be used in the selection of program participants. All housing is available on an Equal Opportunity Basis. The Town of Hamburg heeds all Federal and State Fair Housing Laws as well as having its own Fair Housing Ordinance. In addition, the Town of Hamburg is under contract with Housing Opportunities Made Equal (HOME) to further Fair Housing within the town. For more information on Fair Housing, please contact the Town of Hamburg or Housing Opportunities Made Equal. For a brochure on the Town of Hamburg's efforts pertaining to Fair Housing, please contact 648-6216.

## **FORM "C": Certification Form (EXISTING HOME PROGRAM)**

**With (my)(our) signature(s) below the following is specifically understood and agreed to:**

- 1) (I)(We) have read and completely understand all information provided within this application/package.
- 2) The information provided within Forms A & B is true and accurate to the best of my knowledge. I understand that Section 1001 of Title 18 of the United States Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the United States as to matters within its jurisdiction.
- 3) (I)(We) also certify that all financial information accompanying this program application is true and accurate. If upon further review, information that was provided to the Town of Hamburg for program purposes is found to be false, I understand that any of the following circumstances can be activated:
  - A) Criminal proceedings will be commenced.
  - B) If Programmatic Approval for the Hometown Housing Program was awarded, I understand that the Programmatic Approval will be revoked and criminal proceedings will be commenced.
  - C) If a home was obtained through the Hometown Housing Program, I understand that foreclosure proceedings will be commenced on the home purchased and criminal proceedings will be commenced.
- 4) (I)(We) hereby authorize the Town of Hamburg Department of Community Development to investigate any and all information provided within this Hometown Housing Program application.
- 5) (I)(We) hereby understand that this is a First-Time Homeownership Program and that (I)(We) have not owned a home in the past, do not currently own a home/mobile home or have not been or are not listed on a deed for any purpose. In addition, (I)(We) are not currently in the process of purchasing a home, are not under contract for purchase of a home, are not bidding on a home, nor have been negotiating for a home.
- 6) I\We hereby consent to the sharing among you of any credit information which you obtain for the purpose of processing my\our application for the Town of Hamburg Housing Hometown Housing Program. I\We waive any rights which I\We may have to keep that information confidential so long as it is shared only among you for determining my eligibility to receive a Conditional Grant through this program. I\We also agree to hold harmless the Town of Hamburg from any claims for damages for use of that information in the manner provided by this waiver.

**NOTICE TO APPLICANT(S):** By signing this form you consent to lenders sharing credit information about you to process this application.

**Form “C”: Certification Form “Continued” (EXISTING)**

- 7) I\We hereby consent to the sharing among you of any employment information which you obtain for the purpose of processing my\our application for the Town of Hamburg Housing Hometown Housing Program. I\We waive any rights which I\We may have to keep that information confidential so long as it is shared only among you for determining my eligibility to receive a Conditional Grant through this program. I\We also agree to hold harmless the Town of Hamburg from any claims for damages for use of that information in the manner provided by this waiver.

NOTICE TO APPLICANT(S): By signing this form you consent to employers sharing employment information about you to process this application.

- 8) I\We acknowledge the receipt of the Consent for Release of Confidential Information Form.
- 9) I\We acknowledge the requirement that all programmatically approved clients who purchase a house through this program will be made to attend “Housing Counseling” classes for “First Time Homebuyers” as part of the requirements for this program. The Housing Counseling classes are provided free of charge by the Town of Hamburg Department of Community Development.

**ATTENTION ALL APPLICANT(S): This form MUST be signed AND notarized prior to submission to the Town of Hamburg Department of Community Development. Applications without signatures and/or notaries will be returned as incomplete!**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

STATE OF NEW YORK)  
COUNTY OF ERIE) SS:

On the \_\_\_\_ day of \_\_\_\_\_, in the year \_\_\_\_\_, before me, the undersigned, a notary public in and for said state, personally appeared \_\_\_\_\_, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

\_\_\_\_\_  
Notary Public

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### **TOWN OF HAMBURG** **HOMETOWN HOUSING HOME PROGRAMS** **INCOME VERIFICATION DOCUMENTS**

#### **(PROVIDE COPIES OF DOCUMENTS ONLY)**

- 1) Copy of **2006** federal and state income tax filings, **including all schedules and 2006 W-2's**.
- 2) Verification of checking and savings accounts, interest and annuities.  
(Provide last two months statements from your financial institution for all accounts for all members in household).
- 3) Verification of employment (**four most recent pay stubs for all persons employed in household who are 18 years of age or older**).
- 4) Verification of benefits (**Benefit Statement from source required**):
  - a) Social Security
  - b) Pension
  - c) SSI
  - d) Disability
  - e) Alimony/child support (**Include court documents/transcripts detailing payments of support**)
  - f) Food stamps/HEAP/Etc.
  - g) Veterans
  - h) Unemployment
  - i) Welfare
  - j) Insurance dividends
  - k) Other
- 5) Verification of land owned (Deed or title to property).
- 6) Verification of Certificates of Deposit (Produce all financial documentation).
- 7) Verification of all other income from insurance policies, annuities, settlements, etc (provide all relevant documentation).
- 8) Copies of divorce settlement papers, etc., if applicable. (**Include court transcripts detailing split of assets**)

**Please submit all documentation that applies for any/all members of your household!**